

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S) : Keresman, III, et al.
FOR : DYNAMIC NUMBER AUTHENTICATION
FOR CREDIT/DEBIT CARDS
SERIAL NO. : 10/044,630
FILED : January 11, 2002
EXAMINER : Cristina O. Sherr
ART UNIT : 3685
CONFIRMATION NO. : 8623
ATTORNEY DOCKET NO. : PRAZ 2 00011

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The Examiner indicated that claims 1-14 and 21-25 are allowed over the prior art. This recognition of allowable subject matter is acknowledged and appreciated.

However, while the applicants agree that the claims are allowable, the applicants do not concede that the claims are only allowable for the precise reasons stated by the Examiner.


Furthermore, the applicants do not concede that the Examiner's statements are entirely accurate and precise.

Respectfully submitted,


Fay Sharpe LLP

9/10/09

Date



John S. Zanghi, Reg. No. 48,843
The Halle Building, 5th Floor
1228 Euclid Avenue
Cleveland, Ohio 44115-1843
216.363.9000

CERTIFICATE OF MAILING OR TRANSMISSION	
I hereby certify that this correspondence (and any item referred to herein as being attached or enclosed) is (are) being	
<input type="checkbox"/> deposited with the United States Postal Service as First Class Mail, addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.	
<input checked="" type="checkbox"/> transmitted to the USPTO by electronic transmission to USPTO via EFS-Web on the date indicated below.	
Express Mail Label No.:	Signature: 
Date: 9-11-09	Name: Elaine M. Checovich